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Reply to Office Action of April 1, 2008

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Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1.   (Currently Amended) A method for automatically transferring credit between [[a]] one or more stored value funds [[fund]] and one or more money handlers a handler using a wide-area computer network, the method comprising:

receiving automated transfer information at a server computer system

providing a first from a user interface to the first user, the first user coupled to the wide-area computer network, the first user coupled to a user associated with a first the stored value fund, the first user interface including one of a group comprising a phone interface, an agent interface, an internet interface, a kiosk interface, and an ATM interface, [[the]] a server computer system is operable to communicate with the phone interface, the agent interface, the internet interface, the kiosk interface, and the ATM interface, the server computer system receiving the automated transfer information via the first user interface;

receiving automated transfer information at the server computer system from the first user interface;

receiving a first selection of [[the]] a first money handler chosen by [[a]] the first user for an automated transfer, the first money handler comprising one of a group including a promotion handler, a credit card handler, a debit card handler, a bank handler, and an agent handler;

determining the direction of the automated transfer with respect to a first stored value fund;

receiving a first selection of an amount for the automated transfer; and

providing a second user interface to a second user, the second user coupled to the wide-area computer network, the second user associated with a second stored value fund, the second user interface including one of a group comprising a phone interface, an agent interface, an internet interface, a kiosk interface, and an ATM interface, the server computer system is

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operable to communicate with the phone interface, the agent interface, the internet interface, the kiosk interface, and the ATM interface;

receiving a second selection of a second money handler chosen by the second user for [[an]] the automated transfer, the second money handler comprising one of a group including a promotion handler, a credit card handler, a debit card handler, a bank handler, and an agent handler, wherein the second money handler is different from the first money handler;

automatically transferring the amount between the first money handler and the first stored value fund and the handler;

automatically transferring the amount between the first stored value fund and a second stored value fund, wherein the second stored value fund is a temporary stored value fund; and

automatically transferring the amount between the second stored value fund and the second money handler.

2.   (Currently Amended) The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 1, further comprising a step of determining if a transfer period has expired.

3.   (Currently Amended) The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 1, further comprising a step of determining if a threshold amount is crossed.

4.   (Currently Amended) The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 3, wherein:

the receiving a first selection of the amount step comprising a step of determining the difference between the threshold amount and a balance of the stored value fund; and

the difference is equal to the amount.

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5.   (Currently Amended) The method ~~for automatically transferring credit between the stored value fund and the handler using the wide-area computer network~~ as recited in claim 1, wherein the amount is included in the automated transfer information.

6.   (Currently Amended) The method ~~for automatically transferring credit between the stored value fund and the handler using the wide-area computer network~~ as recited in claim 1, further comprising a step of electronically notifying the <u>first</u> user of <u>at least one of</u> the automated <u>transfers</u> ~~transfer~~, wherein the electronic notification includes at least one of a web page, an instant message, an e-mail message, a pager message, and a wireless phone message.

7.   (Currently Amended) The method ~~for automatically transferring credit between the stored value fund and the handler using the wide-area computer network~~ as recited in claim 1, wherein the server computer system comprises a plurality of computers coupled together by a computer network.

8.   (Currently Amended) The method ~~for automatically transferring credit between the stored value fund and the handler using the wide-area computer network~~ as recited in claim 1, wherein the <u>first money</u> handler includes at least one of a stored value fund, an airline mileage program, a gift certificate issuer, an electronic gift certificate issuer, and a money order issuer.

9.   (Currently Amended) The method ~~for automatically transferring credit between the stored value fund and the handler using the wide-area computer network~~ as recited in claim1, wherein the amount corresponds to at least one of: currency, monetary value, airline mileage, promotional program points, gift certificate credit, and commodities.

10.   (Currently Amended) The method ~~for automatically transferring credit between the stored value fund and the handler using the wide-area computer network~~ as recited in claim1, wherein the automatically transferring <u>the amount between the first money handler and the first stored value fund</u> step comprises at least one of the following steps:

transferring the amount with a bank account;

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transferring the amount with a credit card or debit card;

transferring the amount in a check or money order;

~~transferring the amount to another's stored value fund;~~

transferring the amount to an agent location chosen by the user;

transferring a telegram or a greeting card with a check or money order for the

amount; and

transferring an electronic greeting card with an electronic payment notification for

the amount embedded therewith.

11.   (Currently Amended) The method ~~for automatically transferring credit between the stored value fund and the handler using the wide-area computer network~~ as recited in claim 1, further comprising steps of:

retrieving a trigger condition that initiates the automatically transferring <u>the amount between the first money handler and the first stored value fund</u> step; and

determining when the trigger condition is satisfied.

12.   (Currently Amended) The method ~~for automatically transferring credit between the stored value fund and the handler using the wide-area computer network~~ as recited in claim 11, wherein the trigger condition includes at least one of:

a credit balance in the stored value fund meeting a threshold; and

a period of time expiring.

13.   (Currently Amended) The method ~~for automatically transferring credit between the stored value fund and the handler using the wide-area computer network~~ as recited in claim 1, wherein the user, the <u>first money</u> handler and the server computer system are remotely located with respect to each other.

14.   Cancelled

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15.　(Currently Amended) A method for automatically transferring credit between a stored value fund and a handler using a wide-area computer network, the method comprising:

receiving automated transfer information at <u>a payment enabler, wherein the payment enabler comprises:</u>

<u>a payment controller;</u>

<u>a payment conversion function in communication with the payment enabler;</u>

<u>the payment enabler providing a user interface for the handlers</u> a server computer system from a user interface coupled to the wide-area computer network coupled to a user associated with the stored value fund, the user interface including one of a group comprising a phone interface, an agent interface, an internet interface, a kiosk interface, and an ATM interface, the server computer system is operable to communicate with the phone interface, the agent interface, the internet interface, the kiosk interface, and the ATM interface[[,]]<u>;</u>

the <u>payment enabler</u> server computer system receiving the automated transfer information via the user interface;

receiving a first selection of the handler chosen by a user for an automated transfer;

determining the direction of the automated transfer with respect to the stored value fund;

determining an amount for the automated transfer, wherein determining the amount comprises:

[[a]] <u>the</u> payment controller sending the amount to [[a]] <u>the</u> payment conversion function;

the payment conversion function converting a form of the amount;

determining a trigger condition for the automated transfer; and

if the trigger condition is met, automatically transferring the amount between the stored value fund and the handler;

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if the trigger condition is not met, postponing the transfer of the amount between the stored value fund and the handler; and

wherein ~~where~~ the trigger condition ~~includes at least one of:~~

~~a credit balance in the stored value fund goes above threshold amount, and~~

is a periodic transfer and a period of time for the periodic transfer expires ~~expiring~~.

16.   (Original)   The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 15, wherein:

the determining the amount step comprising a step of determining the difference between the threshold amount and a balance of the stored value fund; and

the difference is equal to the amount.

17.   (Previously Presented)   The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 15, wherein the handler include at least one of a stored value fund, an airline mileage program, a gift certificate issuer, an electronic gift certificate issuer, and a money order issuer.

18.   (Original)   A computer-readable medium having computer-executable instructions for performing the computer-implementable method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network of claim 15.

19.   (Previously Presented)   A method for automatically transferring credit between [[a]] one or more stored value funds [[fund]] and one or more ~~a~~ handler using a wide-area computer network, the method comprising:

receiving automated transfer information at the server computer system from a payment enabler user interface;

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~~receiving automated transfer information at a server computer system~~

providing a first ~~from a~~ user interface to the first user, the first user coupled to the wide-area computer network, the first user ~~coupled to a user~~ associated with a first ~~the~~ stored value fund, the first user interface including one of a group comprising a phone interface, an agent interface, an internet interface, a kiosk interface, and an ATM interface, [[the]] a server computer system is operable to communicate with the phone interface, the agent interface, the internet interface, the kiosk interface, and the ATM interface~~, the server computer system receiving the automated transfer information via the~~ first ~~user interface~~;

receiving a first selection of [[the]] a first handler chosen by [[a]] the first user for an automated transfer, the handler comprising one of a group including a promotion handler, a credit card handler, a debit card handler, a bank handler, and an agent handler;

determining the direction of the automated transfer with respect to a first ~~the~~ stored value fund;

determining if a period of time for a periodic transfer has expired;

if the period of time has expired, determining if a credit balance in the first stored value fund is above a threshold amount; ~~and~~

~~automatically transferring the amount between the~~ first ~~stored value fund and the handler after the credit balance is above threshold amount~~

providing a second user interface to a second user, the second user coupled to the wide-area computer network, the second user associated with a second stored value fund, the second user interface including one of a group comprising a phone interface, an agent interface, an internet interface, a kiosk interface, and an ATM interface, the server computer system is operable to communicate with the phone interface, the agent interface, the internet interface, the kiosk interface, and the ATM interface;

receiving a second selection of a second handler chosen by a second user for the automated transfer, the second money handler comprising one of a group including a promotion handler, a credit card handler, a debit card handler, a bank handler, and an agent handler, wherein the second money handler is different from the first money handler;

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automatically transferring the amount between the first stored value fund and the second stored value fund after the credit balance in the first stored value fund is above the threshold amount; and

automatically transferring the amount between the second stored value fund and the second money handler.

20. (Original) The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 19, further comprising a step of determining if a threshold amount is crossed.

21. (Original) The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 19, wherein:

the determining the amount step comprising a step of determining the difference between the threshold amount and a balance of the stored value fund; and

the difference is equal to the amount.

22. Cancelled.

23. (Original) The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 19, wherein the stored value fund is only accessible by the user over the wide-area computer network.

24. (Original) A computer-readable medium having computer-executable instructions for performing the computer-implementable method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network of claim 19.